

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF MICHIGAN

IN RE:

Terry & Lorinda Emelander,  
Debtors.

FILE NO: DK 13-05878

CHAPTER 13

HON. Scott W. Dales

Filed: 7/23/13

2<sup>nd</sup> POST-CONFIRMATION AMENDMENT

NOW COME the Debtors, Terry and Lorinda Emelander and  
hereby amend their Chapter 13 Plan as follows:

1. Debtors have had some serious health issues which caused them to fall behind on their payments. The health issues have been resolved such that Debtors are now able to make payments again.
- 2 . Arrearages to the plan that have accrued between September 2015 through March 26, 2018, approximately \$22,000.00, will be forgiven.
3. Debtors will reduce their monthly payments to \$3300.00 for the remainder of the plan.
4. The base to unsecured creditors will be reduced to \$100.00 or ACP whichever pays more.

In all other respects the Debtors' Chapter 13 plan  
remains unchanged.

Dated: 4/20/18

/s/ Terry Emelander

Terry Emelander, Debtor

Dated: 4/20/18

/s/ Lorinda Emelander

Lorinda Emelander

Dated: 4/20/18

/s/ Kerry D. Hettinger

Kerry Hettinger(P53569)

Kerry Hettinger PLC

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